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HOME OFFICE...OMAHA, NEBRASKA

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December 21, 1965

Dear Member:

We are pleased to enclose your new ID Card (2 cards if family coverage). Please destroy your old ID Card and use this card starting January 1, 1966.

Effective January 1, 1966, the following benefits have been increased for persons covered under the High Option (Low Option benefits remain the same):

1. In Patient Hospital Miscellaneous Expenses (Hospital Expenses Other Than Room and Board):

<u>Old Benefit</u>	<u>New Benefit</u>
<i>Miscellaneous - 100% of first \$202.50 plus 80% of balance up to a maximum of \$5,000.</i>	<i>100% covered while room benefits are payable (90 days).</i>

2. Major Medical Lifetime Maximum:

<u>Old Benefit</u>	<u>New Benefit</u>
\$20,000	\$30,000

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3. Maternity (Hospital Room Benefit):

<u>Old Benefit</u>	<u>New Benefit</u>
\$16.00 a day for up to 8 days.	\$20.00 a day for up to 8 days.

4. This is a new benefit:

If an insured is not confined as a resident patient in a hospital and because of accidental bodily injury or sickness shall require x-ray or laboratory examination, the expense actually incurred for such examination will be paid provided they are performed by or under the supervision of a legally qualified doctor of medicine. This benefit will not exceed in the aggregate \$75.00 each calendar year per covered person. Expenses in excess of the \$75.00 can be paid under major medical at 80% after the \$100.00 deductible has been satisfied.

In addition to the above changes please take careful note of the double coverage. This wording has been altered to reflect the inclusion of the benefits which may soon be available to you under the new "Medicare Program".

DOUBLE COVERAGE:

If a person is covered under Health Insurance for the Aged under Social Security ("Medicare"), or any plan for which payroll deductions are made or for which an employer makes a contribution, the benefits paid under this Plan will be reduced to the extent that the total benefits of all plans will not exceed the total of your covered expense. This provision applies whether or not claim is filed under Medicare or the other plan or plans. If needed, authorization must be given to obtain information as to benefits or services available under Medicare or other plans.

Insurance coverage which pays for loss of income or for time lost from work is not double coverage. Individual policies for which there are no payroll deductions or employer contributions are not considered double coverage.

Because of the general increase in medical care costs and improved benefits, the monthly premium rates for the High Option will be increased as follows, effective January 1, 1966:

High Option:

Single - Code 421

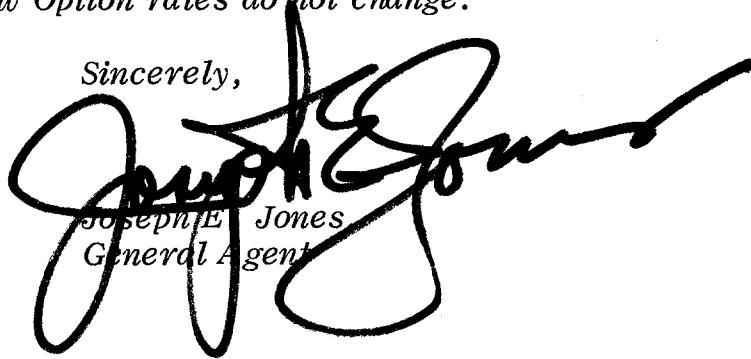
<i>Increase in deduction</i>	<i>\$.61</i>
<i>Total deduction</i>	<i>\$4.40</i>

Family - Code 422

<i>Increase in deduction</i>	<i>\$ 1.73</i>
<i>Total deduction</i>	<i>\$13.37</i>

The above increase will be deducted for the first time from your February 1, 1966 Civil Service annuity check which pays annuity for January. Low Option rates do not change.

Sincerely,



Joseph E. Jones
General Agent

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